

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the MANULIFE VALUE ENHANCER. Be sure to also read the general terms and conditions.)

MANULIFE INSURANCE BERHAD (200801013654 (814942-M))

Manulife Value Enhancer

1. WHAT IS THIS PRODUCT ABOUT ?

Manulife Value Enhancer is a unit-deducting rider that enhances your basic life protection upon Death or Total and Permanent Disability (TPD).

In the event of Death or TPD, the total life protection (including Basic plan coverage) is enhanced to include

- the Basic Plan Face Amount; and
- the Account Value based on Highest Net Asset Value (NAV) in Insurance Premium Account; and
- the Account Value based on Current NAV in Top-Up Premium Account.

Net Asset Value (NAV) is defined as value at which the Units are debited from and credited to this policy and it applies in determining benefits. The NAV per unit is determined by dividing the value of the Fund as specified in the Fund Provisions by the number of Units held in the Fund.

Note: Basic Plan covers against Death or TPD and is payable between the higher of Face Amount or Account Value when the claim arises.

2. WHAT ARE THE COVERS / BENEFITS PROVIDED ?

This rider provides the following benefits, subject to the applicable Waiting Period and Survival Period:

(a) Death Benefit

- In the event of Death of the Insured prior to rider anniversary and before Insured's eightieth (80th) birthday, this rider will enhance the total life protection (including Basic plan coverage) to pay
 - the Basic Plan Face Amount; and
 - the Account Value based on Highest NAV in Insurance Premium Account; and
 - the Account Value based on Current NAV in Top-Up Premium Account

(b) TPD Benefit

- In the event of TPD of the Insured prior to rider anniversary and before Insured's seventieth (70th) birthday, this rider will enhance the total life protection (including Basic plan coverage) to pay
 - the Basic Plan Face Amount; and
 - the Account Value based on Highest NAV in Insurance Premium Account; and
 - the Account Value based on Current NAV in Top-Up Premium Account

(c) Wellness Reward

- Wellness Reward where up to 30% of the total Insurance Charges on this rider will be reinvested into the policy at the end of Rider Year 10, 20 and 30.

Note: Please refer to the policy contract for full details of the above benefits.

Coverage Term : *<expiry age or up to age 80 next birthday, whichever earlier>*

Reminder: Please read the product illustration which includes product benefits and refers to respective Fund Fact Sheets for objectives of the investment-linked fund. It is important to select a plan or a combination of funds that suit your financial goal and risk profile.

3. HOW MUCH PREMIUM DO I HAVE TO PAY ?

Not applicable as this is a unit deducting rider. Please refer to question 4 below for the insurance charges.

4. WHAT ARE THE FEES AND CHARGES THAT I HAVE TO PAY ?

- Additional monthly Insurance Charges shall be charged by deducting sufficient number of Units at the NAV every month.
- The monthly Insurance Charge is determined by multiplying the Sum At Risk of this rider (as illustrated in the sample below) by the Insurance Charge rate applicable as determined by the Company based on the Insured's health, gender, attained age, smoking status, occupation and avocation class rating. Please note that the Sum At Risk varies according to the Account Value and investment performance, and Insurance Charge will be incurred accordingly.

Sum At Risk refers to the benefit for this rider.
It is calculated as

- 1) the Basic Plan Face Amount, plus
- 2) Account Value in Insurance Premium Account based on Highest NAV, plus
- 3) Account Value in Top-Up Premium Account based on Current NAV, less
- 4) Basic Plan payout;

subject to a maximum of RM1,000,000.00

Example below illustrates how Sum At Risk works:

Ben, 40 years old male purchased ManuLink Essential (MLE) with Face Amount (FA) RM100,000 + Manulife Value Enhancer. At Policy Year 5:

Number of units in IPA	Net Asset Value (RM)		Manulife Value Enhancer Sum At Risk
	Current	Highest	
1,000	1.9	3.00	Basic Plan Face Amount + Account Value in IPA based on Highest NAV + Account Value in TUPA based on Current NAV - Basic plan payout $= \text{RM}100,000 + (1,000 \times \text{RM}3.00) + 0 - \text{RM}100,000$ $= \text{RM } 3,000$

At Policy Year 15:

Number of units in IPA	Net Asset Value (RM)		Manulife Value Enhancer Sum At Risk
	Current	Highest	
5,000	3.75	4.00	Basic Plan Face Amount + Account Value in IPA based on Highest NAV + Account Value in TUPA based on Current NAV - Basic plan payout $= \text{RM}100,000 + (5,000 \times \text{RM}4.00) + 0 - \text{RM}100,000$ $= \text{RM } 20,000$

Note: The Insurance Charges are not guaranteed and may be varied from time to time by giving 90 days notice to policy owners. For further details of the Insurance Charges and other policy charges, please refer to the product illustration.

5. WHAT ARE SOME OF THE KEY TERMS AND CONDITIONS THAT I SHOULD BE AWARE OF ?

- (a) Importance of disclosure - you are required to disclose all material facts relevant to Manulife's underwriting decision, for example health condition and state your age correctly. Otherwise the policy issued hereunder may be invalidated.
- (b) Free-look Period - you may cancel your policy by returning the policy with written objection within 15 days from the receipt of the policy. The policy Charges (excluding Fund Management Charge) and the Account Value based on the NAV at the next Valuation Date following date of receipt of written notification of cancellation, less any examination fees incurred, will be refunded to you and the policy shall thereafter be cancelled.
- (c) Policy lapse - the policy will lapse when the value of investment units is insufficient to pay for the applicable Charges.
- (d) Any change of investment allocation or fund switching by the Policyowner will result in the Highest NAV of the selected fund(s) being Reset to Current NAV from the effective date of such change.
- (e) The locking in of Highest NAV is to enhance life protection and is not for investment purpose. The Highest NAV is not applicable for surrender, partial withdrawal or maturity.
- (f) You are advised to name a nominee(s) for your insurance application to ensure smooth settlement of claims. You should also ensure that the nominee(s) is aware of the policy that you have purchased.
- (g) For details on how to make a claim, please refer to our guide at www.manulife.com.my.
- (h) For more information on investment-linked insurance plan, please refer to the "Guide to Investment-linked Policy Owners on Insurance Coverage" at www.manulife.com.my.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

6. WHAT ARE THE MAJOR EXCLUSIONS UNDER THIS POLICY ?

- (a) Death due to Insured, whether sane or insane, committing suicide, within 13 months after the Issue Date, endorsement date or any reinstatement date, whichever is later.
- (b) Disability caused directly or indirectly, wholly or partly, by any one of the following occurrences:
 - any attempt at suicide, whether sane or insane, or any intentionally self-inflicted injuries;
 - military air force or naval service in time of declared or undeclared war or while under orders for warlike operations or restoration of public order;
 - commission of a criminal act;
 - aviation activities other than as a fare paying passenger or crew on a commercial passenger airline;
 - under the influence of intoxicating liquor or as a result of substance abuse or while engaging in any hazardous speed or endurance contest;
 - participation in any hazardous pursuit such as, but not limited to mountaineering, scuba diving, hang gliding, etc.

Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions under this policy.

7. CAN I CANCEL MY RIDER ?

You may cancel your rider by giving a written notice to the Company.

8. WHAT DO I NEED TO DO IF THERE ARE CHANGES TO THE CONTACT DETAILS OF MYSELF, MY NOMINEE(S) OR MY TRUSTEE(S)?

It is important that you, your nominee(s) or your trustee(s) inform us of any change in your contact details to ensure that all correspondences reach you, your nominee(s) or your trustee(s) in a timely manner.

9. WHERE CAN I GET FURTHER INFORMATION ?

Should you require additional information, please refer to the relevant *insuranceinfo* booklet available at all our branches, or you can obtain a copy from your insurance agent or visit www.insuranceinfo.com.my. If you have any enquiries, please contact us at:

Manulife Insurance Berhad (200801013654 (814942-M))

12th Floor, Menara Manulife, 6, Jalan Gelenggang,

Damansara Heights,

50490 Kuala Lumpur.

Tel : (03) 2719-9112

Email : MYCARE@manulife.com

10. OTHER SIMILAR TYPE OF COVER/PLAN AVAILABLE

Please ask your insurance agent or contact Manulife directly for other similar types of plans available.

IMPORTANT NOTE :

YOU SHOULD SATISFY YOURSELF THAT THIS RIDER WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND YOUR INSURANCE POLICY AND DISCUSS WITH YOUR AGENT OR CONTACT THE COMPANY DIRECTLY FOR MORE INFORMATION.

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Manulife Insurance Berhad or PIDM (visit www.pidm.gov.my)

The information provided in this disclosure sheet is generated as at *<dd/mm/yyyy>*.